

application. Entry of this Amendment is respectfully requested.

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows:

IN THE CLAIMS:

Please add the following new Claims 61-100 as follows:

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*21*  
-- 61. The apparatus of claim 42, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a

future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

62. The apparatus of Claim 42, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the at least one of a signal, a message, and a report, contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

63. The apparatus of Claim 42, further comprising :

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a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

64. The apparatus of claim 42, wherein the information stored in the database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

65. The apparatus of claim 42, wherein the at least one of a signal, a message, and a report, further contains at least one of statistical information,

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forecasting information, and historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and a financial instrument.

66. The apparatus of claim 42, wherein the at least one of a signal, a message, and a report, is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, a telephone call, and a physical mail delivery.

67. The apparatus of Claim 42, wherein the apparatus provides notification of the change in the at least one factor.

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68. An apparatus for providing financial information and/or investment information, comprising:

a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a financial factor, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, a stock, a

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bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract;

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a receiver, wherein the receiver receives a request for information regarding a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein

the request is transmitted from a first communication device;

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a processor, wherein the processor detects a change in the at least one factor, and further wherein the processor processes the request by utilizing the information stored in the database, wherein the processor generates a report containing information regarding the change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the report further contains at least one of historical information, statistical information, and forecasting information; and

a transmitter, wherein the transmitter transmits the report to at least one of the first communication device and a second communication device, wherein the second communication device is associated with an individual, and further wherein the report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information,

wherein at least one of the first communication device and the second communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch.

69. The apparatus of Claim 68, wherein the information stored in the database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.



70. The apparatus of claim 68, wherein the report further contains at least one of a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

71. The apparatus of claim 68, wherein the report is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, a telephone call, and a physical mail delivery.

72. The apparatus of Claim 68, wherein the

apparatus provides notification of the change in the at least one factor. *§*

73. An apparatus for providing financial information and/or investment information, comprising:

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a receiver, wherein the receiver receives a request to receive information containing at least one of a request to receive information regarding a change in at least one factor and a request to receive information regarding a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account;

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a processor, wherein the processor detects the change in at least one factor, and further wherein the processor determines the correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor generates a report containing information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage

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account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter, wherein the transmitter transmits the report to a communication device associated with an individual.

74. The apparatus of claim 73, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an

energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

75. The apparatus of Claim 73, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

76. The apparatus of Claim 73, further

comprising :

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a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

77. The apparatus of Claim 73, wherein the information stored in the database is updated by at least one of a financial institution computer, a financial

intermediary computer, an external information source computer, and a security issuer computer.

78. The apparatus of claim 73, wherein the report further contains at least one of statistical information, forecasting information, historical information, a forecast regarding future a behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

79. The apparatus of claim 73, wherein the report is transmitted as at least one of an electronic

transmission, an e-mail transmission, a facsimile transmission, a telephone message, a telephone call, and a physical mail delivery.

80. The apparatus of Claim 73, wherein the apparatus provides notification of the change in the at least one factor.

81. The apparatus of Claim 73, wherein the apparatus is utilized at least one of on and over at least one of the Internet and the World Wide Web.

82. The apparatus of Claim 73, wherein the report contains information regarding at least one of a patent grant and an insider trading activity.

83. An apparatus for providing financial information and/or investment information, comprising:

a receiver, wherein the receiver receives a request to receive information, wherein the request contains at least one of a request to receive information regarding a change in at least one factor, a request to receive information regarding a correlation of a change in



at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual;

a processor, wherein the processor detects the change in at least one factor, and further wherein the processor determines the correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index

instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual,

wherein the processor generates a report containing information regarding at least one of the change in at least one factor, the correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual

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fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual; and

a transmitter, wherein the transmitter transmits the report to a communication device associated with the individual.

84. The apparatus of claim 83, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an

energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

85. The apparatus of Claim 83, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

86. The apparatus of Claim 83, further

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a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

87. The apparatus of Claim 83, wherein the information stored in the database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

88. The apparatus of claim 83, wherein the report further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

89. The apparatus of claim 83, wherein the report is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, a telephone call, and a physical mail delivery.

90. The apparatus of Claim 83, wherein the apparatus provides notification of the change in the at least one factor.

91. The apparatus of claim 83, wherein the request includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform a transaction on behalf of the individual.

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93. The apparatus of claim 83, wherein the transaction involves at least one of purchasing, buying, selling, trading, borrowing, exchanging, taking a position in, obtaining a position in, and liquidating a position in, at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a

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credit derivative product, a derivative, an option, a future, a forward, a financial instrument, and a contract associated with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a financial instrument.

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94. The apparatus of claim 83, wherein the report further contains information regarding the transaction performed by the apparatus.

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95. An apparatus for providing financial information and/or investment information, comprising:

a receiver, wherein the receiver receives a signal containing information regarding a change in at least one factor and information regarding a correlation of the change in at least one factor with at least one of a



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stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the signal is transmitted from a central processing device capable of at least one of detecting the change in at least one factor and determining the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

a processor, wherein the processor processes the information contained in the signal; and

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a display device for displaying information contained in the signal, wherein the displayed information includes information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

<sup>95</sup>  
96. The apparatus of claim <sup>94</sup>~~95~~, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market

index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

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The apparatus of Claim 95, wherein the apparatus is at least one of a personal computer, a handheld computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the signal contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

<sup>97</sup>  
~~98~~. The apparatus of Claim <sup>94</sup>~~95~~, further  
comprising:

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a transmitter, wherein the transmitter transmits a request to receive information regarding the change in at least one factor along with information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

<sup>98</sup>  
~~99~~. The apparatus of Claim <sup>94</sup>~~95~~, further  
comprising:

a transmitter, wherein the transmitter transmits a

request to receive information regarding the change in at least one factor, information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of an individual.

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100. The apparatus of Claim <sup>98</sup>~~99~~, wherein the request includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission

of a power of attorney, to perform the transaction on behalf of the individual. --

Please amend independent Claim 42, without prejudice, as follows:

42. (Amended) An apparatus for providing financial information and/or investment information, comprising:

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a receiver, wherein the receiver receives a request to receive information regarding a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

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a processor, wherein the processor detects the change in the at least one factor, and further wherein the processor processes the request and generates at least one of a signal, a message, and a report, containing information regarding the change in the at least one factor along with information regarding the correlation of the at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter, wherein the transmitter transmits the at least one of a signal, a message, and a report, to a communication device associated with an individual.